

# 11071623

(Official Form 1) (12/03)

FORM B1

**United States Bankruptcy Court  
District of Western New York**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle):

**KRAMARCZYK, RENEE L.**All Other Names used by the Debtor in the last 6 years  
(include married, maiden, and trade names):  
**a/k/a Renee Cummings**

Name of Joint Debtor (Spouse) (Last, First, Middle):

All Other Names used by the Joint Debtor in the last 6 years  
(include married, maiden, and trade names):

Last four digits of Soc. Sec./Tax I.D. No. (if more than one, state all):

**0224**

Last four digits of Soc. Sec./Tax I.D. No. (if more than one, state all):

Street Address of Debtor (No. &amp; Street, City, State &amp; Zip Code):

**371 FLETCHER STREET  
TONAWANDA, NY 14150**

Street Address of Joint Debtor (No. &amp; Street, City, State &amp; Zip Code):

**04-11328 B**County of Residence or of the  
Principal Place of Business:**ERIE**County of Residence or of the  
Principal Place of Business:

Mailing Address of Debtor (if different from street address):

Mailing Address of Debtor (if different from street address):

Location of Principal Assets of Business Debtor  
(if different from street address above):**Information Regarding the Debtor (Check Applicable Boxes)**

Venue (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- ☒ Individual(s) ☐ Railroad  
☐ Corporation ☐ Stockbroker  
☐ Partnership ☐ Commodity Broker  
☐ Other ☐ Clearing Bank

Chapter or Section of Bankruptcy Code Under Which  
the Petition is Filed (Check one box)

- ☒ Chapter 7 ☐ Chapter 11 ☐ Chapter 13  
☐ Chapter 9 ☐ Chapter 12  
☐ Sec. 304 - Case ancillary to foreign proceeding

Nature of Debts (Check one box)

- ☒ Consumer/Non-Business ☐ Business

Filing Fee (Check one box)

- ☒ Full Filing Fee attached  
☐ Filing fee to be paid in installments (Applicable to individuals only)  
 Must attach signed application for the court's consideration  
 certifying that the debtor is unable to pay the fee except in  
 installments. Rule 1006(b). See Official Form No. 3.

Chapter 11 Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101  
☐ Debtor is and elects to be considered a small business under  
 11 U.S.C. § 1121(e) (Optional)

Statistical/Administrative Information (Estimates only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to creditors.

Estimated Number of Creditors

1-15	16-49	50-99	100-199	200-999	1000-over
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More Than \$100 Million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More Than \$100 Million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

This Space For Court Use Only

**FILED**

2004 MAR -2 AM 9:45

U.S. BANKRUPTCY COURT  
W.D.N.Y. - BUFFALO

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

RENEE L. KRAMARCZYK

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location  
Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Renee L. Kramarczyk  
Signature of Debtor

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

2/10/04  
Date**Signature of Attorney**

X

Signature of Attorney for Debtor(s)

DANIEL E. WISNIEWSKI

Printed Name of Attorney for Debtor(s) Bar ID Number

Firm Name

232 DELAWARE AVE., SUITE 30

Address

BUFFALO, NY 14202-2009(716) 847-8120

Telephone Number

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Daniel E. Wisniewski  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

2/23/04  
Date**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X

Daniel E. Wisniewski  
Signature of Attorney for Debtor(s)2/23/04  
Date**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.  
☒ No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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FORM 7. STATEMENT OF FINANCIAL AFFAIRS  
UNITED STATES BANKRUPTCY COURT

Western DISTRICT OF New York

In re: RENEE L. KRAMARCZYK  
(Name)  
Debtor

Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2004 to date: \$2,720.00  
2003: \$16,320.00  
2002: \$18,038.00

SOURCE (if more than one)  
employment  
employment  
employment

## 2. Income other than from employment or operation of business

None

☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
2003 to date: \$2,460.00	SSI
2002: approx. \$14,760.00	SSI

2002: I have made a \$10,000 withdrawal from my 401(k) Plan to try to pay my creditors.

## 3. Payments to creditors

None

☐

- a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
I have made minimum payments on several of my credit cards. These are indicated on Schedule F.			

None

☒

- b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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## 4. Suits and administrative proceedings, executions, garnishments and attachments

None

☒

- a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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None

☒

- b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF PERSON FOR WHOSE  
BENEFIT PROPERTY WAS SEIZED

DATE OF  
SEIZURE

DESCRIPTION  
AND VALUE OF  
PROPERTY

#### 5. Repossessions, foreclosures and returns

None

☒

- List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,  
FORECLOSURE SALE,  
TRANSFER OR RETURN

DESCRIPTION  
AND VALUE OF  
PROPERTY

#### 6. Assignments and receiverships

None

☒

- a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF ASSIGNEE

DATE OF  
ASSIGNMENT

TERMS OF  
ASSIGNMENT  
OR SETTLEMENT

None

☒

- b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CUSTODIAN

NAME AND LOCATION  
OF COURT  
CASE TITLE & NUMBER

DATE OF  
ORDER

DESCRIPTION  
AND VALUE OF  
PROPERTY

## 7. Gifts

None  
☒

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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## 8. Losses

None  
☒

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or **since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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## 9. Payments related to debt counseling or bankruptcy

None  
☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
DANIEL E. WISNIEWSKI, ESQ. 232 DELAWARE AVENUE / SUITE 30 BUFFALO NY 14202-2009		\$750 + \$209 filing fee for this proceeding

## 10. Other transfers

None  
☒

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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**11. Closed financial accounts**

None

☒

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

None

☒

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

None

☒

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None

☒

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None  
☒

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
76 Sabre Park Niagara Falls, NY 14304	Renee L. Kramarczyk	

#### 16. Spouses and Former Spouses

None  
☒

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  
☒

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  
☒

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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☒ None

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with



respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS  
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR  
DISPOSITION

**18 . Nature, location and name of business**

None

☒

- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None

☒

- b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 2/19/04

Signature Emi J. Khamarckh  
of Debtor

Date \_\_\_\_\_

Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

*[If completed on behalf of a partnership or corporation]*

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date \_\_\_\_\_

Signature \_\_\_\_\_

\_\_\_\_\_  
Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

\_\_\_\_\_  
Printed or Typed Name of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social Security No.

\_\_\_\_\_  
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§152 and 3571.



In re: RENE L. KRAMARCZYK

Debtor(s)

Case No.

(if known)

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
371 Fletcher Street Tonawanda, NY 14150	fee interest - joint	J	\$31,500.00	-0-
Total ->			\$ 31,500.00	(Report also on Summary of Schedules.)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		\$100.00		100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Joint Checking Acct. @ Key Bank, LaSalle branch Individual Checking Acct. @ M&T Bank, LaSalle branch		300.00 200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings including audio, video and computer equipment.		Normal & Average Household Goods and Furnishings		500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Personal Clothes & Effects		250.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		I have two term life insurance policies		-0-



# SCHEDULE B PERSONAL PROPERTY

In re: **RENEE L. KRAMARCZYK**

Debtor(s)

Case No.

(if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.	X	401(k) plan through employer		13,031.00
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize				
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interest in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		I may be receiving a 2003 income tax refund		unknown
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1990 Pontiac Transport SE Mobile Home	W J	800.00 7,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
Total ->				\$ 9,150.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

continuation sheets attached

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In re: RENEE L. KRAMARCZYK

Debtor(s)

Case No.

(if known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one box)

- ☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
- ☐ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1990 Pontiac Transport SE	Art 10A, D&C Law	full-up to 2,400	800.00
Trailer (Mobile Home)	CPLR 5206	full-up to 10,000	7,000.00
Household Goods & Furnishings	CPLR 5205	full	500.00
Personal Clothes & Effects	CPLR 5205	full	250.00
401(k) Plan/IRA	CPLR and D&C Law	full	13,031.00
371 Fletcher Street Tonawanda NY 14150	CPLR 5206	10,000.00	31,500.00

In re: **RENEE L. KRAMARCZYK**

Debtor(s)

Case No.

(if known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	COD E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C U D *	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			

continuation sheets attached

Subtotal ->  
(Total of this page)

\$

Total ->  
(use only on last page)

\$

-0-

\*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

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In re: **RENEE L. KRAMARCZYK**

Debtor(s)

Case No.

(if known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E**TYPE OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Extensions of credit in an involuntary case** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507 (a) (2).☐ **Wages, salaries, and commissions** Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, and commissions owing to qualifying independent sales representatives up to \$4,000\* per person, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a) (3).☐ **Contributions to employee benefit plans** Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a) (4).☐ **Certain farmers and fishermen** Claims of certain farmers and fishermen, up to \$4,000\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507 (a) (5).☐ **Deposits by individuals** Claims of individuals up to \$1,800\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507 (a) (6).☐ **Alimony, Maintenance, or Support** Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507 (a) (7).☐ **Taxes and Certain Other Debts Owed to Governmental Units** Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507 (a) (8).☐ **Commitments to Maintain the Capital of an Insured Depository Institution** Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a) (9).

\*Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D *	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
A/C#						
A/C#						
A/C#						
A/C#						
A/C#						

Continuation sheets attached.

Subtotal ->  
(Total of this page)

\$

Total -&gt;

\$ -0-

(use only on last page of the completed Schedule E)

\* If contingent, enter "C" in column 2. If not, enter "N".  
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In re: RENEE L. KRAMARCZYK

Debtor(s)

Case No.

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODITOR	H W J C.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D.	AMOUNT OF CLAIM
A/C # 6011002132534330 DISCOVER CARD ERIC M BERMAN PC 500 WEST MAIN ST SUITE 212 BABYLON NY 11702			charge credit 1993 last payment 10/02		7,814.71
A/C # 4266849999803431 FIRST USA BANK ENCORE RECEIVABLE MGT INC PO BOX 3330 OLATHE KS 66063-3330			charge credit 1999 last payment 5/02		8,035.98
A/C # 5417116722131745 FIRST USA CREDITORS INTERCHANGE INC 80 HOLTZ DRIVE BUFFALO NY 14225			charge credit 1999 last payment 5/02		2,839.04
A/C # 4168100025938042 FLEET BANK/FIRST SELECT RISK MGT ALTERNATIVES INC 2901 N CENTRAL AVE SUITE 1550 PHOENIX AZ 85012			charge credit 1993 last payment 5/02		9,832.19
A/C # 4428872504002096 FLEET CREDIT CARD SRVCS NCO FINANCIAL SYSTEMS INC PO BOX 2617 DEPT 64 GUASTI CA 91743			DUPLICATE for First Select		
A/C # 5260360301157618 CHASE CARDMEMBER SERVICES VIKING COLLECTION SERVICE INC PO BOX 59207 MINNEAPOLIS MN 55459			charge credit 1998 last payment 5/02		6,599.25
A/C # 64410000818748 HOUSEHOLD FINANCE CORPORATION ASSOCIATED CREDITORS EXCHANGE PO BOX 33130 PHOENIX AZ 85067-3313			charge credit 1999 last payment 5/02		2,675.56
A/C # CG8890293145801 JC PENNEY GE CONSUMER FINANCE NCO FINANCIAL SYSTEMS PO BOX 41417 DEPT 99 PHILADELPHIA PA 19101			charge credit 1993 last payment 1/03		2,541.10
A/C # 34 81051 894151 SEARS PREMIER CARD PO BOX 182149 COLUMBUS OH 43218-2149			charge credit 1973 last payment 1/03		1,325.26

Sheet no. \_\_\_\_\_ of \_\_\_\_\_ sheets attached to Schedule of Creditors Holding Nonpriority Claims.

Subtotal ->  
(Total of this page)

\$ 41,663.09

Total -&gt;

\$

\* If husband, enter H; if wife, enter W; if joint enter J, if community, enter C.

\*\* If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(use only on last page of completed Schedule F.)





In re: RENEE L. KRAMARCZYK

Debtor(s)

Case No.

(if known)

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS** (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D .	AMOUNT OF CLAIM
A/C # 83774 WESTERN NIAGARA PHYSICIAN PC PO BOX 3114 BUFFALO NY 14240			medical services 2002		260.00
A/C # 11531829 MOUNT ST MARYS HOSPITAL 5300 MILITARY ROAD LEWISTON NY 14092			medical services 2002 12/18/02 11/24/02		273.65 305.60
A/C #					
A/C #					
A/C #					
A/C #					
A/C #					
A/C #					
A/C #					
A/C #					
Subtotal ->					\$ 839.25
(Total of this page)					\$ 42,502.34
Total ->					

Sheet no. \_\_\_\_\_ of \_\_\_\_\_ sheets attached to Schedule of Creditors Holding Nonpriority Claims.

\* If husband, enter H; if wife, enter W; if joint enter J, if community, enter C.

\*\* If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(use only on last page of completed Schedule F.)



In re: RENEE L. KRAMARCZYK

Debtor(s)

Case No.

(if known)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re: **RENEE L. KRAMARCZYK**

Debtor(s)

Case No.

(if known)

**SCHEDULE H - CODEBTORS**☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re <b>RENEE L. KRAMARCZYK</b> <div style="text-align: right; margin-top: 10px;">Debtor.</div>	Case Number: _____ <div style="text-align: right; margin-top: 10px;">(If Known)</div>
---	--

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	RELATIONSHIP	AGE	
<b>divorced</b>	EMPLOYMENT:		
	DEBTOR	SPOUSE	
Occupation	mailroom clerk		
Name of Employer	Cannon Design		
How Long Employed	2 years		
Address of Employer	2170 Whitehaven Road Grand Island, NY 14072		

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)

Estimated monthly overtime

### SUBTOTAL

Less Payroll Deductions

a. Payroll taxes and social security

b. Insurance **disability/medical**

c. Union dues

d. Other (specify) \_\_\_\_\_

### SUBTOTAL OF PAYROLL DEDUCTIONS

### TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

Social security or other government assistance  
(Specify) \_\_\_\_\_

Pension or retirement income

Other monthly income

(Specify) \_\_\_\_\_

### TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ **1,360.00**

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document

DEBTOR	SPOUSE
\$ <b>1,662.00</b>	\$ _____
\$ <b>-0-</b>	\$ _____
\$ <b>1,662.00</b>	\$ _____
\$ <b>191.00</b>	\$ _____
\$ <b>78.00</b>	\$ _____
\$ <b>33.00</b>	\$ _____
\$ <b>302.00</b>	\$ _____
\$ <b>1,360.00</b>	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ <b>1,360.00</b>	\$ _____

(Report also on Summary of Schedules)

In re <b>RENEE L. KRAMARCZYK</b>	Case Number: _____ (If Known)
Debtor.	

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ _____
Are real estate taxes included? Yes _____ No _____	
Is property insurance included? Yes _____ No _____	
Utilities Electricity and heating fuel <b>55 + 136</b>	191.00
Water and sewer	\$ 20.00
Telephone	\$ 60.00
Other <b>cable tv</b>	\$ 60.00
Home Maintenance (Repairs and Upkeep)	\$ 50.00
Food	\$ 300.00
Clothing	\$ 100.00
Laundry and dry cleaning	\$ 20.00
Medical and dental expenses	\$ 100.00
Transportation (not including car payments)	\$ 150.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 150.00
Charitable contributions	\$ 10.00
Insurance (not deducted from wages or included in home mortgage payments)	\$ 34.00
Homeowner's or renter's <b>homeowners</b>	\$ 21.00
Life <b>9 + 12</b>	\$ -0-
Health	\$ 59.00
Auto	\$ _____
Other _____	\$ _____
Taxes (not deducted from wages or included in home mortgage payments)	\$ 235.00
(Specify) <b>real estate</b>	\$ -0-
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)	\$ _____
Auto	\$ _____
Other _____	\$ 33.00
Other <b>tuition</b>	\$ -0-
Alimony, maintenance, and support paid to others	\$ -0-
Payments for support of additional dependents not living at your home	\$ _____
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 150.00
Other <b>miscellaneous</b>	\$ _____
<b>TOTAL MONTHLY EXPENSES</b> (Report also on Summary of Schedules)	<b>\$ 1,743.00</b>

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$ _____
B. Total projected monthly expenses	\$ _____
C. Excess income (A minus B)	\$ _____
D. Total amount to be paid into plan each _____ (interval)	\$ _____



## UNITED STATES BANKRUPTCY COURT WESTERN

DISTRICT OF NEW YORK

In re: RENEE L. KRAMARCZYK

Debtor(s)

Case No.

(If Known)

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes No)	Number of sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property			-0-		
B - Personal Property			9,150.00		
C - Property Claimed as Exempt					
D - Creditors Holding Secured Claims				-0-	
E - Creditors Holding Unsecured Priority Claims				-0-	
F - Creditors Holding Unsecured Nonpriority Claims				42,502.34	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)					1,360.00
J - Current Expenditures of Individual Debtor(s)					1,743.00
Total Number of Sheets of All Schedules					
Total Assets			9,150.00		
Total Liabilities				42,502.34	

Debtor(s)

Case No.

(if known)

In re: **RENEE L. KRAMARCZYK****DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR****12**

sheets,

(Total shown on summary page plus 1.)

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of

and that they are true and correct to the best of my knowledge, information, and belief.

Date **2/19/04**Signature: **Renee L. Kramarczyk**

Debtor

Date

Signature: \_\_\_\_\_

(Joint Debtor, if any) (If joint case, both spouses must sign.)

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security No. \_\_\_\_\_

Address \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: \_\_\_\_\_

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

Date \_\_\_\_\_

**A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156****DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date

Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)



UNITED STATES BANKRUPTCY COURT

WESTERN

DISTRICT OF NEW YORK

In re: RENEE L. KRAMARCZYK

Debtor(s)

Case No.  
Chapter

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts: a. *Property to Be Surrendered*

Description of property

Creditor's name

NONE

[Check any applicable statement.]

b. *Property to Be Retained*

Description of property

Creditor's name

Property is  
claimed as  
exemptProperty will be  
redeemed  
pursuant to 11  
U.S.C. § 722Debt will be  
reaffirmed  
pursuant to 11  
U.S.C. § 524(c)

NONE

Date

Signature of Debtor

Signature of Debtor

## CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date





UNITED STATES BANKRUPTCY COURT

WESTERN

DISTRICT OF NEW YORK

In re RENEE L. KRAMARCZYK

Debtor(s)

Case No.

(If Known)

**STATEMENT**  
Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
 

(a) for legal services rendered or to be rendered in contemplation of and in connection with this case	\$ 750.00
(b) prior to filing this statement, debtor(s) have paid	\$ -0-
(c) the unpaid balance due and payable is	\$ 750.00
- (3) S 209.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
  - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
  - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
- (6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm any compensation paid or to be paid except as follows:

Dated:

2/23/04

Respectfully submitted,

*Daniel E. Wisniewski*

Attorney for Petitioner

Attorney's name and address:

DANIEL E. WISNIEWSKI, ESQ., 232 DELAWARE AVE., SUITE 30, BUFFALO NY 14202-2009

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DISCOVER CARD  
ERIC M BERMAN PC  
500 WEST MAIN ST STE 212  
BABYLON NY 11702

FIRST USA BANK  
ENCORE RECEIVABLE MGT INC  
PO BOX 3330  
OLATHE KS 66063-3330

FIRST USA  
CREDITORS INTERCHANGE INC  
80 HOLTZ DRIVE  
BUFFALO NY 14225

FLEET BANK/FIRST SELECT  
RISK MGT ALTERNATIVES INC  
2901 N CENTRAL AVE STE 1550  
PHOENIX AZ 85012

FLEET CREDIT CARD SRVCS  
NCO FINANCIAL SYSTEMS INC  
PO BOX 2617 DEPT 64  
GUASTI CA 91743

CHASE CARDMEMBER SERVICES  
VIKING COLLECTION SRVC INC  
PO BOX 59207  
MINNEAPOLIS MN 55459

HOUSEHOLD FINANCE CORPORATION  
ASSOCIATED CREDITORS EXCHANGE  
PO BOX 33130  
PHOENIX AZ 85067-3313

JC PENNEY GE CONSUMER FINANCE  
NCO FINANCIAL SYSTEMS  
PO BOX 41417 DEPT 99  
PHILADELPHIA PA 19101

SEARS PREMIER CARD  
PO BOX 182149  
COLUMBUS OH 43218-2149

WESTERN NIAGARA PHYSICIAN PC  
PO BOX 3114  
BUFFALO NY 14240

MOUNT ST MARYS HOSPITAL  
5300 MILITARY ROAD  
LEWISTON NY 14092